

AMENDMENTS

Claims 1 – 34 (Cancelled)

Claim 35 (New) A method comprising:

in connection with a financial transaction in which a term note is issued,

issuing a money market note, wherein the money market note and the term note have a same credit risk rating; and

providing liquidity to the financial transaction by, upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited and crediting the payment to principal of the term note if the principal of the money market note is fully credited.

Claim 36 (New) The method of claim 35 wherein the payment is held by a trust.

Claim 37 (New) The method of claim 35 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 38 (New) The method of claim 37 wherein the asset is an account receivable.

Claim 39 (New) The method of claim 35 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (New) The method of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (New) The method of claim 40 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (New) The method of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 43 (New) A method comprising:

in connection with a financial transaction in which a money market note is issued,
issuing a term note wherein the money market note and the term note have a same credit risk rating; and

providing liquidity to the financial transaction by, upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited and crediting the payment to principal of the term note if the principal of the money market note is fully credited.

Claim 44 (New) The method of claim 43 wherein the payment is held by a trust.

Claim 45 (New) The method of claim 43 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 46 (New) The method of claim 45 wherein the asset is an account receivable.

Claim 47 (New) The method of claim 43 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 48 (New) The method of claim 43 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 49 (New) The method of claim 48 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 50 (New) The method of claim 49 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 51 (New) A method comprising:

in connection with a financial transaction in which a term note is issued,

holding a money market note, wherein the money market note and the term note have a same credit risk rating;

wherein, in order to provide liquidity to the financial transaction, a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 52 (New) The method of claim 51 wherein the payment is held by a trust.

Claim 53 (New) The method of claim 51 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 54 (New) The method of claim 53 wherein the asset is an account receivable.

Claim 55 (New) The method of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 56 (New) The method of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (New) The method of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (New) The method of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (New) A method comprising:

in connection with a financial transaction in which a money market note is issued,

holding a term note, wherein the money market note and the term note have a same credit risk rating;

wherein, in order to provide liquidity to the financial transaction, a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 60 (New) The method of claim 59 wherein the payment is held by a trust.

Claim 61 (New) The method of claim 59 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 62 (New) The method of claim 61 wherein the asset is an account receivable.

Claim 63 (New) The method of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (New) The method of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (New) The method of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (New) The method of claim 65 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.